

SERFF Tracking Number: UHLC-128016392 State: Arkansas
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
 Company Tracking Number: LA25854ST
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
 Plans 2010
 Product Name: Goupr Medicare Supplement
 Project Name/Number: Advertising/LA25854ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Goupr Medicare Supplement SERFF Tr Num: UHLC-128016392 State: Arkansas
 TOI: MS08G Group Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num:
 Standard Plans 2010 Closed
 Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25854ST State Status: Filed-Closed
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Author: Bobbie Walton Disposition Date: 02/16/2012
 Date Submitted: 01/23/2012 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Advertising Status of Filing in Domicile: Not Filed
 Project Number: LA25854ST Date Approved in Domicile:
 Requested Filing Mode: File & Use Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Group
 Submission Type: New Submission Group Market Size: Large
 Group Market Type: Association Overall Rate Impact:
 Filing Status Changed: 02/16/2012
 State Status Changed: 02/16/2012 Deemer Date:
 Created By: Bobbie Walton Submitted By: Bobbie Walton
 Corresponding Filing Tracking Number: LA25854ST
 Filing Description:
 Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement.

The attached self mailers, CA25180ST, CA25181ST, and CA25183ST are Invitations to Inquire. Final production of these advertisements will show the component number on the bottom left hand corner of the advertisement.

Final production of the attached brochure will also show the component number on the bottom left hand corner of the advertisement.

SERFF Tracking Number: UHLC-128016392 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number:
Company Tracking Number: LA25854ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Goupr Medicare Supplement
Project Name/Number: Advertising/LA25854ST

The enclosed materials will be utilized with the following which were approved by the Department on 11/5/09, under State Tracking number 43459 .

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)

Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)

Plan Benefit Tables: BT25 – BT33

BT002 ST AB, CF, KLN

BT002 ST CCSelect,

BT002 ST FFSelect

Plan Overviews: POV3, POV4

Rules & Disclosures: RD4, RD5

Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)

MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)

The following enrollment application(s) will be used with the enclosed advertising material(s) approved by the Department on 11/13/09 under State Tracking Number 43696: M92942MNMMAR01 01B,.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by the Department on 11/3/09 under State Tracking Number 43646.

Company and Contact

Filing Contact Information

Susan Cipollo, Director
680 Blair Mill Rd.
Horsham, PA 19044

Susan_J_Cipollo@uhc.com
215-902-8444 [Phone]
215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company
185 Asylum Street
Hartford, CT 06103
(860) 702-5000 ext. [Phone]

CoCode: 79413

Group Code: 707

Group Name:

FEIN Number: 36-2739571

State of Domicile: Connecticut

Company Type: Life and Health

State ID Number:

SERFF Tracking Number: UHLC-128016392 *State:* Arkansas
Filing Company: UnitedHealthcare Insurance Company *State Tracking Number:*
Company Tracking Number: LA25854ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Goupr Medicare Supplement
Project Name/Number: Advertising/LA25854ST

Filing Fees

Fee Required? Yes
Fee Amount: \$550.00
Retaliatory? No
Fee Explanation: \$50 X 11 = \$550
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|------------------------------------|----------|----------------|---------------|
| UnitedHealthcare Insurance Company | \$550.00 | 01/23/2012 | 55707434 |

| | | | |
|--------------------------|---|------------------------|-----------------------|
| SERFF Tracking Number: | UHLC-128016392 | State: | Arkansas |
| Filing Company: | UnitedHealthcare Insurance Company | State Tracking Number: | |
| Company Tracking Number: | LA25854ST | | |
| TOI: | MS08G Group Medicare Supplement - Standard Sub-TOI: | | MS08G.001 Plan A 2010 |
| | Plans 2010 | | |
| Product Name: | Goupr Medicare Supplement | | |
| Project Name/Number: | Advertising/LA25854ST | | |

Disposition

Disposition Date: 02/16/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-128016392 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: LA25854ST

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: Goupr Medicare Supplement

Project Name/Number: Advertising/LA25854ST

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|------------------|----------------------|---------------|
| Supporting Document | SOV | Filed-Closed | Yes |
| Form | LETTER | Filed-Closed | Yes |
| Form | LETTER | Filed-Closed | Yes |
| Form | LETTER | Filed-Closed | Yes |
| Form | SELF MAILER | Filed-Closed | Yes |
| Form | SELF MAILER | Filed-Closed | Yes |
| Form | SELF MAILER | Filed-Closed | Yes |
| Form | BROCHURE | Filed-Closed | Yes |
| Form | OUTSIDE ENVELOPE | Filed-Closed | Yes |
| Form | OUTSIDE ENVELOPE | Filed-Closed | Yes |
| Form | OUTSIDE ENVELOPE | Filed-Closed | Yes |
| Form | OUTSIDE ENVELOPE | Filed-Closed | Yes |

SERFF Tracking Number: UHLC-128016392 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: LA25854ST

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010

Product Name: Goupr Medicare Supplement

Project Name/Number: Advertising/LA25854ST

Form Schedule

Lead Form Number: LA25854ST

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------------|-------------|-------------|------------------|---------|----------------------|-------------|---------------|
| Status | | | | | | | |
| Filed-Closed 02/16/2012 | LA25854ST | Advertising | LETTER | Initial | | 45.000 | LA25854ST.pdf |
| Filed-Closed 02/16/2012 | LA25855ST | Advertising | LETTER | Initial | | 45.000 | LA25855ST.pdf |
| Filed-Closed 02/16/2012 | LA25856ST | Advertising | LETTER | Initial | | 45.000 | LA25856ST.pdf |
| Filed-Closed 02/16/2012 | CA25180S | Advertising | SELF MAILER | Initial | | 45.000 | CA25180ST.pdf |
| Filed-Closed 02/16/2012 | CA25181S | Advertising | SELF MAILER | Initial | | 45.000 | CA25181ST.pdf |
| Filed-Closed 02/16/2012 | CA25183S | Advertising | SELF MAILER | Initial | | 45.000 | CA25183ST.pdf |
| Filed-Closed 02/16/2012 | BA25209S | Advertising | BROCHURE | Initial | | 45.000 | BA25209ST.pdf |
| Filed-Closed 02/16/2012 | OA25198S | Advertising | OUTSIDE ENVELOPE | Initial | | 45.000 | OA25198ST.pdf |
| Filed-Closed 02/16/2012 | OA25199S | Advertising | OUTSIDE ENVELOPE | Initial | | 45.000 | OA25199ST.pdf |
| Filed-Closed 02/16/2012 | OA25200S | Advertising | OUTSIDE ENVELOPE | Initial | | 45.000 | OA25200ST.pdf |

| | | | |
|---------------------------------|--|-------------------------------|-------------------|
| <i>SERFF Tracking Number:</i> | <i>UHLC-128016392</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>UnitedHealthcare Insurance Company</i> | <i>State Tracking Number:</i> | |
| <i>Company Tracking Number:</i> | <i>LA25854ST</i> | | |
| <i>TOI:</i> | <i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i> | <i>MS08G.001 Plan A 2010</i> | |
| | <i>Plans 2010</i> | | |
| <i>Product Name:</i> | <i>Goupr Medicare Supplement</i> | | |
| <i>Project Name/Number:</i> | <i>Advertising/LA25854ST</i> | | |
| Filed- | OA25203S Advertising OUTSIDE | Initial | 45.000 |
| Closed | T ENVELOPE | | OA25203ST.p df |
| 02/16/2012 | | | |

[Sample A. Sample]
[Address Line 1]
[Address Line 2]
[City, State, Zip]

Get started today!

1. Choose the plan that's right for you

This kit includes plan options, rates and a helpful guide.

2. Fill out and return your application

It takes just minutes to complete.

3. Call [1 XXX-XXX-XXXX] if you have questions

Help is available every step of the way.

Why a Medicare supplement plan?

Because Medicare only pays about 80% of your Part B costs

Dear [Sample]:

As good as it is, Medicare doesn't pay everything. You could end up paying 20% or more of your Part B expenses out of your own pocket.

An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), can help with some of the out-of-pocket expenses not paid by Medicare.

Inside this packet, you'll find everything you need to make an informed decision about choosing a plan that's right for your needs and budget, including:

- Details about plan options
- A brochure containing important things you should know
- A comparative plan benefit chart
- Your personalized application and return envelope

Consumers nationwide choose AARP Medicare Supplement Insurance Plans. Join the more than [2.9 million]¹ Americans who are already plan holders.

How do we know plan holders are satisfied? UnitedHealthcare asked. [96%] of plan holders surveyed said they're satisfied with their plan — and [9 out of 10] would recommend their plan to a friend or family member.¹

You should ask too. With so many plan holders nationwide, chances are you know someone who already has an AARP Medicare Supplement Insurance Plan. Ask them why they chose the plan they have.

over, please

You can trust your plan will be there for you. Your Medicare supplement plan can never be canceled due to your age, health or the number of claims you file. And, your plan will travel with you anywhere you go in the U.S.

The choice is yours. With Medicare supplement insurance you choose your own doctor, specialist and hospital that accepts Medicare patients. Now it's time to choose a plan that can go the distance with you. **Call [1 XXX-XXX-XXXX] (TTY: 711) today.**

GO LONG,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[P.S. **A Medicare supplement plan could save you thousands of dollars a year in out-of-pocket costs.**² The sooner you enroll, the sooner you can start saving.]

[P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Disenrollment Period extends from [January 1st to February 14th].]

[P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Election Period extends from [October 15th to December 7th].]

¹[www.UHCMedSupStats.com]

²Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011. <http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf> [10 August, 2011], p. 55-57.]

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

See the enclosed for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at www.medsupeducation.com].

[Sample A. Sample]
[Address Line 1]
[Address Line 2]
[City, State, Zip]

It's time to start saving
Choose a plan to fit your
needs and budget

Dear [Sample]:

Choosing a Medicare supplement plan can seem complicated, but it doesn't have to be. In fact, you'll find answers to a lot of the questions you may have right here inside this packet. Now is a good time to consider an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

The first thing you need to know is what a Medicare supplement plan is and why you need it

Medicare supplement plans help pay 20% or more of your Part B medical expenses. With this insurance you could save up to thousands of dollars a year in out-of-pocket costs¹ so it's important to get the coverage you need.

The good news is that you can apply now

And, you'll find everything you need to get started in this kit — including details about your plan options and your personalized application.

Enjoy the many benefits of a Medicare supplement plan

See any doctor you choose or go to any hospital that accepts Medicare patients. No referrals are needed and your coverage travels with you anywhere you go in the United States.

No nonsense.
Just the simple facts.

Join the more than [2.9 million]² members who have already chosen an AARP Medicare Supplement Insurance Plan.

- ✓ These are the only plans to carry the AARP name
- ✓ [9 out of 10] plan holders surveyed would recommend their plan²
- ✓ [99.2%] of claims are processed in 10 days—**OR LESS²**
- ✓ The customer satisfaction rate among plan holders surveyed is [96%]²

over, please

Ask someone you know about their AARP Medicare Supplement Insurance Plan

AARP Medicare Supplement Insurance Plans are preferred by [2.9 million]² Americans. So, chances are you know someone who is already a plan holder. They can tell you why they chose the plan they have and why it might be right for you too.

If you need help, you can call to get answers

Whether you are ready to enroll now or still thinking about your options, help is available to you every step of the way. Call **[1 XXX-XXX-XXXX] (TTY: 711)** for help.

GO LONG,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[P.S. **A Medicare supplement plan could save you thousands of dollars a year in out-of-pocket costs.**¹

The sooner you enroll, the sooner you can start saving.]

[P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Disenrollment Period extends from [January 1st to February 14th].]

[P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Election Period extends from [October 15th to December 7th].]

[¹Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011. <http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf> [10 August, 2011], p. 55-57.]

²[www.UHCMedSupStats.com]

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

See the enclosed for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at [www.medsupeducation.com].

[Sample A. Sample]
[Address Line 1]
[Address Line 2]
[City, State, Zip]

**How's *your* follow
through?**
**Enroll right away to start
saving on out-of-pocket
medical expenses**

Dear [Sample]:

Medical costs can add up fast, especially when you consider the fact that your Medicare coverage only pays about 80% of your Part B medical expenses. The other 20% is your responsibility. That's why it's important for you to consider an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare).

A Medicare supplement plan could save you thousands of dollars a year in out-of-pocket costs.¹
And, the earlier you enroll the sooner you can start saving.

Inside this packet, you'll find everything you need to get the ball rolling, including:

- ✓ Details about plan options
- ✓ A comparative plan benefit chart
- ✓ Your personalized application and return envelope

UnitedHealthcare has a 30-year tradition of providing quality insurance products and has been serving AARP members for over a decade. Read the enclosed brochure to discover why [2.9 million]² Americans trust AARP Medicare Supplement Insurance Plans to be there for them.

For help understanding your options or filling out your application, call **[1 XXX-XXX-XXXX] (TTY: 711)**.

GO LONG,



Susan Morisato
President, Insurance Solutions
UnitedHealthcare Insurance Company

[P.S. **A Medicare supplement plan could save you thousands of dollars a year in out-of-pocket costs.**¹
The sooner you enroll, the sooner you can start saving.]

[P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Disenrollment Period extends from [January 1st to February 14th].]

[P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Election Period extends from [October 15th to December 7th].]

[¹Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011. <http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf> [10 August, 2011], p. 55-57.]

²[www.UHCMedSupStats.com]

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

See the enclosed for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Get a Free Guide: You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at [www.medsupeducation.com].



Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

[Sample A. Sample]
[Address Line 1]
[Address Line 2]
[City, State, Zip]

5 things you should know before you choose your Medicare supplement plan

CA25180ST



Pick a Medicare supplement plan that will keep pace with you

You give 100% to what matters most. Why settle for 80% when it comes to your health care expenses?

Medicare supplement plans help pay 20% or more of your Part B medical expenses. These plans also enable you to see any doctor you choose or go to any hospital that accepts Medicare patients. Plus, you never need a referral and your coverage travels with you anywhere you go in the United States.

5 reasons to consider an AARP Medicare Supplement Insurance Plan

Consumers nationwide rely on AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare). In fact, AARP Medicare Supplement Plans are the coverage of choice for [2.9 million]¹ Americans.

Here are **5 reasons** one of these plans may be right for you too:

1. Insured by UnitedHealthcare — UnitedHealthcare Insurance Company has been helping people live healthier lives for over 30 years.

2. Endorsed by AARP — these are the ONLY Medicare supplement plans that carry the AARP name, the organization founded to improve the quality of life for Americans like you for generations.

3. Competitively priced — rates are stable year after year.² Choose from a wide variety of plans to fit your needs and budget.

4. Recommended by plan holders — [9 out of 10] people surveyed who have this plan say they would recommend it to friends and family.¹ Chances are you know someone who has an AARP Medicare Supplement Insurance Plan. Be sure to ask them for their recommendation.

5. Recognized for being responsive — [99.2%] of claims are processed in 10 days OR LESS.¹

► **The sooner you enroll, the sooner you can start saving on out-of-pocket medical costs**

Call **[1 XXX-XXX-XXXX]** to request your Enrollment Kit. For individuals with access to TTY, call 711.

Help is available every step of the way

Whether you're ready to enroll now or still weighing your options, you can get help by calling **[1 XXX-XXX-XXXX] (TTY: 711).**

[GoLong.com]



¹[www.UHCMedSupStats.com]

²Base rates have increased by [less than 6%] annually from [2006 through 2010], while varying by specific plan, state and year. [www.UHCMedSupStats.com]

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

Call a licensed agent/producer to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.



Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

[Sample A. Sample]
[Address Line 1]
[Address Line 2]
[City, State, Zip]

Find out what your friends really think about their AARP® Medicare Supplement Insurance Plan

CA25181ST



They say laughter can add years to your life
— that gives me plenty of time to improve my game | GO LONG™

Discover what [2.9 million]¹ members already know

Get the opinion of someone you trust

AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company (UnitedHealthcare), are preferred by over [2.9 million]¹ Americans. With so many members nationwide, chances are you have a friend or family member who already has an AARP Medicare Supplement Plan. Ask them why they chose the plan they have.

Here's what plan holders are saying

A recent survey¹ of AARP Medicare Supplement plan holders found that:

- ✓ [96%] are satisfied with their benefits and coverage
- ✓ [9 out of 10] would recommend their plan
- ✓ [9 out of 10] would renew their plan

You could save up to thousands of dollars a year in out-of-pocket medical costs²

Medicare supplement insurance picks up where your Medicare coverage leaves off. It helps pay for the 20% or more of your Part B medical expenses. Those costs can really add up, so the sooner you select a Medicare supplement plan the better.

Choose a plan that will be there for you

Your plan can never be canceled because of your age, your health or the number of claims you file.

► The sooner you enroll, the sooner you can start saving on out-of-pocket medical costs

Call [1 XXX-XXX-XXXX] to request your Enrollment Kit. For individuals with access to TTY, call 711.

Get started today — it's easy

Whether you're ready to enroll now or still weighing your options, help is available to you every step of the way. Call [1 XXX-XXX-XXXX] (TTY: 711).

[GoLong.com]



¹[www.UHCMedSupStats.com]

²Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011. <http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf> [10 August, 2011], p. 55-57.]

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

Call a licensed agent/producer to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.



Medicare Supplement Plans
insured by **UnitedHealthcare Insurance Company**

UnitedHealthcare Insurance Company
(UnitedHealthcare Insurance Company of New York for New York residents)
P.O. Box 1017 • Montgomeryville, PA 18936-1017

PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE

[Sample A. Sample]
[Address Line 1]
[Address Line 2]
[City, State, Zip]

5 things you should know before you choose your Medicare supplement plan

CA25183ST



Pick a Medicare supplement plan that will keep pace with you

You give 100% to what matters most. Why settle for 80% when it comes to your health care expenses?

You know Medicare covers a lot, but it doesn't pay for everything. And without a Medicare supplement insurance plan, you could end up paying the bill for 20% (or more) of your Part B medical expenses. An AARP® Medicare Supplement Insurance Plan Insured by UnitedHealthcare Insurance Company (UnitedHealthcare) can help.

Consumers nationwide rely on AARP Medicare Supplement Insurance Plans.

In fact, AARP Medicare Supplement Plans are the coverage of choice for [2.9 million]¹ Americans. These are the ONLY Medicare supplement plans that carry the AARP name. An organization that has been helping improve the quality of life for Americans like you for generations.

Here are **5 reasons** one of these plans may be right for you too:

1. You can choose your own doctor — with Medicare supplement insurance there are no network restrictions, so you can see any doctor or specialist you choose that accepts Medicare patients.

2. You can trust your plan will be there for you — your Medicare supplement plan can never be canceled due to your age, health or the number of claims you file.

3. You can get the care you need where you need it — your Medicare supplement plan travels with you anywhere you travel in the U.S.

4. You can use it with Part D prescription drug coverage — Medicare supplement plans are compatible with stand-alone prescription drug plans, also known as Medicare Part D plans.

5. You have your choice of plans and coverage options — choose the one that best meets your needs and budget.

► **The sooner you enroll, the sooner you can start saving on out-of-pocket medical costs**

Call **[1 XXX-XXX-XXXX]** to request your Enrollment Kit. For individuals with access to TTY, call 711.

Help is available every step of the way

Whether you're ready to enroll now or still weighing your options, you can get help by calling **[1 XXX-XXX-XXXX] (TTY: 711)**.

[GoLong.com]

AARP | Medicare Supplement Plans
insured by **UnitedHealthcare**
Insurance Company

¹[www.UHCMedSupStats.com]

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA. (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

Call a licensed agent/producer to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Need help? If you'd like someone to walk you through the options available to you, help is just a call away.

Call **[1-XXX-XXX-XXXX] (TTY: 711)**

[GoLong.com]



¹ [www.UHCMedSupStats.com]

² OptumHealth is the provider of Nurse HealthLine. OptumHealth nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. **These services are not an insurance program and may be discontinued at any time. All decisions about medications, vision care, and health and wellness care are between you and your health care provider.**

³ Base rates have increased by [less than 6%] annually from [2006 through 2010], while varying by specific plan, state and year. [www.UHCMedSupStats.com]

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.). Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

This is a solicitation of insurance. A licensed insurance agent/producer may contact you.

Call a licensed agent/producer to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

A woman with short dark hair, wearing a vibrant floral patterned shirt and green gardening gloves, is shown working in a garden. She is surrounded by lush green foliage and several bright yellow roses. The background is a clear blue sky.

**I don't know which I'm more proud of
— my garden or my calluses | GO LONG™**

**5 things you should know before
choosing a Medicare supplement plan**

You give 100% to what matters most.

Why settle for 80% when it comes to your health care expenses?

You know Medicare covers a lot, but it doesn't pay for everything. And without a Medicare supplement insurance plan, you could end up paying the bill for the 20% (or more) of your Part B medical expenses. An AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare) can help.

How do you choose a Medicare supplement plan that's right for your needs?

Understanding health insurance can be complicated. Here are the facts.

All Medicare supplement plans help pay some of the out-of-pocket expenses not paid by Medicare Part B. In fact, all plans are standardized so you can enjoy the following:

✓ **You can keep your own doctors**

There are no network restrictions — see any doctor or go to any hospital that accepts Medicare patients.

✓ **Your coverage travels with you *anywhere* in the US**

Get the care you need where you need it — even when your travels take you far from home.

✓ **You can trust your plan will be there for you**

Insurance can't be canceled because of your age, your health or the number of claims you file.

Which Medicare supplement plans are the choice of [2.9 million]¹ Americans like you?

Consumers nationwide rely on AARP Medicare Supplement Insurance Plans. Why?

Because in addition to providing standardized benefits and helpful extras — like a toll-free nationwide Nurse Healthline² — these popular plans are:

1. Insured by UnitedHealthcare — UnitedHealthcare Insurance Company has been helping people live healthier lives for over 30 years.


2. Endorsed by AARP — these are the ONLY Medicare supplement plans that carry the AARP name, the organization that has been helping improve the quality of life for Americans like you for generations.

3. Competitively priced — rates are stable year after year.³ Choose from a wide range of plans to fit your needs and budget. Once enrolled, it's easy to switch plans at any time should your needs change.

4. Recommended by plan holders — [9 out of 10] plan holders surveyed would recommend it to friends and family.¹ In fact, AARP Medicare Supplement Plans have a [96%] member satisfaction rate among plan holders surveyed.¹

5. Recognized for being responsive — [99.2%] of claims are processed in 10 days OR LESS.¹

► **APPLY TODAY**

The sooner you enroll in an AARP Medicare Supplement Insurance Plan, the sooner you can start saving. Get help every step of the way. Call [1-XXX--XXXX] (TTY: 711).



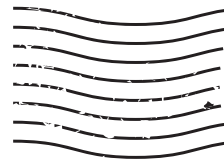
Medicare Supplement Plans

insured by **UnitedHealthcare
Insurance Company**

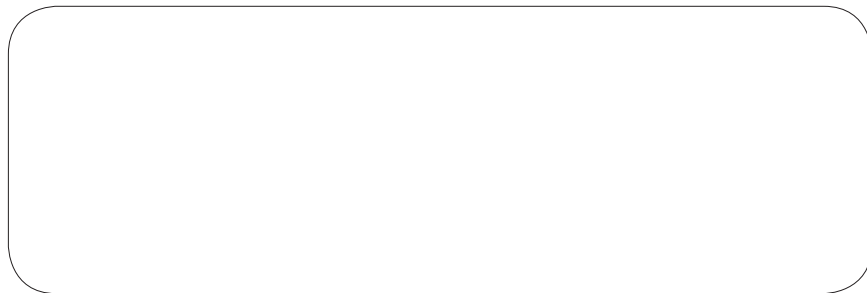
UnitedHealthcare Insurance Company

(UnitedHealthcare Insurance Company of New York for New York residents)

P.O. Box 1017 • Montgomeryville, PA 18936-1017



PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



**Discover why people like you choose AARP Medicare
Supplement Insurance Plans to be there for them**

INSIDE ► Important enrollment materials



I love life in the fast lane | GO LONG™



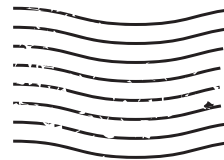
Medicare Supplement Plans

insured by **UnitedHealthcare
Insurance Company**

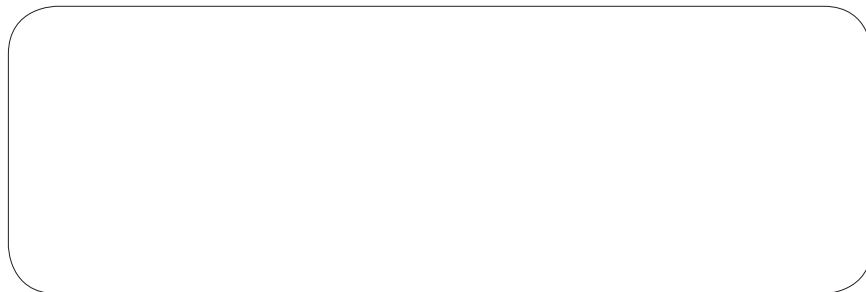
UnitedHealthcare Insurance Company

(UnitedHealthcare Insurance Company of New York for New York residents)

P.O. Box 1017 • Montgomeryville, PA 18936-1017



PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



INSIDE ► Answers to your questions about Medicare supplement insurance plans

Plus, everything you need to apply

A full-page photograph of an elderly man with a grey beard and glasses, wearing a tan jacket over a blue shirt and blue jeans, walking a beagle on a red leash along a paved path in a park. The path is flanked by green grass and dense trees. The text is overlaid on the left side of the image.

**My personal trainer chases squirrels
and walks me twice a day | GO LONG™**



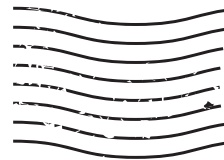
Medicare Supplement Plans

insured by **UnitedHealthcare
Insurance Company**

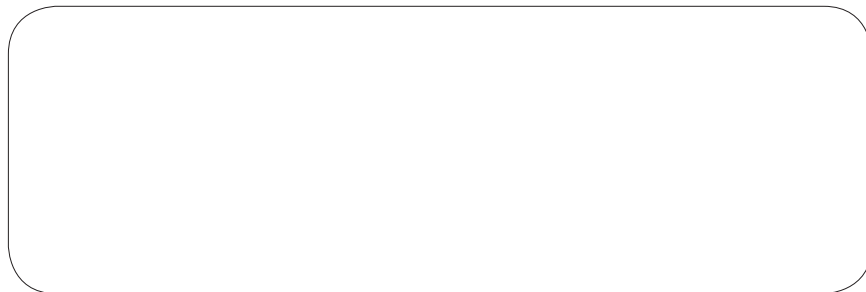
UnitedHealthcare Insurance Company

(UnitedHealthcare Insurance Company of New York for New York residents)

P.O. Box 1017 • Montgomeryville, PA 18936-1017



PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



Get help with some of the medical expenses that Medicare doesn't pay

INSIDE ► Details about your plan options

**Experience matters, but it's the
follow-through that really counts | GO LONG™**





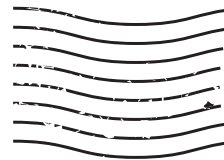
Medicare Supplement Plans

insured by **UnitedHealthcare
Insurance Company**

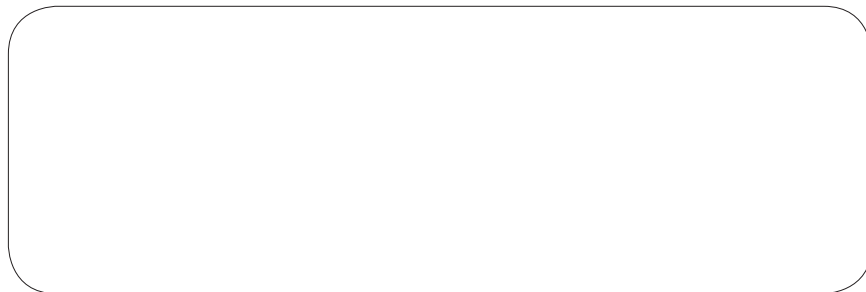
UnitedHealthcare Insurance Company

(UnitedHealthcare Insurance Company of New York for New York residents)

P.O. Box 1017 • Montgomeryville, PA 18936-1017



PRSRT STD
U.S. POSTAGE
PAID
UNITEDHEALTHCARE



INSIDE ► Helpful ways you can save!

Get help with some of the medical expenses that Medicare doesn't pay

| | | | |
|---------------------------------|--|-------------------------------|-----------------|
| <i>SERFF Tracking Number:</i> | <i>UHLC-128016392</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>UnitedHealthcare Insurance Company</i> | <i>State Tracking Number:</i> | |
| <i>Company Tracking Number:</i> | <i>LA25854ST</i> | | |
| <i>TOI:</i> | <i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i> | <i>MS08G.001 Plan A 2010</i> | |
| | <i>Plans 2010</i> | | |
| <i>Product Name:</i> | <i>Goupr Medicare Supplement</i> | | |
| <i>Project Name/Number:</i> | <i>Advertising/LA25854ST</i> | | |

Supporting Document Schedules

| | | |
|--|---------------------|---------------|
| | Item Status: | Status |
| Satisfied - Item: | SOV | |
| Comments: | Filed-Closed | Date: |
| Attachment: | | 02/16/2012 |
| 3Q12 Go Long Prospect Non-Discount Standard Statement of Variability.pdf | | |

Prospect Go Long Non-Discount Statement of Variability

| SELF-MAILER A: CA25180ST (Invitation to Inquire) | |
|--|---|
| Variable | Description |
| <i>Front of Self-Mailer:</i> [Sample A. Sample] [Address Line 1] [Address Line 2] [City, State, Zip] | The name and address of the individual to whom we are mailing this piece. |
| <i>Inside, First Column, Second Paragraph:</i> [2.9 million] | Number of plan holders may change. |
| <i>Second Column:</i> [9 out of 10] [99.2%] | Statistics may change. |
| <i>Inside Box:</i> [1 XXX-XXX-XXXX] | Telephone number may change. |
| <i>Below columns:</i> [1 XXX-XXX-XXXX] [GoLong.com] | Telephone number may change. Web site may change. |
| <i>Footnote 1:</i> [www.UHCMedSupStats.com] | Web site may change. |
| <i>Footnote 2:</i> [less than 6%] [2006 through 2010] [www.UHCMedSupStats.com] | Percent may change. Dates may change. Web site may change. |

| SELF-MAILER B: CA25181ST (Invitation to Inquire) | |
|--|---|
| Variable | Description |
| <i>Front of Self-Mailer:</i> [Sample A. Sample] [Address Line 1] [Address Line 2] [City, State, Zip] | The name and address of the individual to whom we are mailing this piece. |
| <i>Inside, Headline:</i> [2.9 million] | Number of plan holders may change. |
| <i>First Column, First Paragraph:</i> [2.9 million] | Number of plan holders may change. |
| <i>First Column, bullets:</i> [96%] [9 out of 10] [9 out of 10] | Statistics may change. |
| <i>Inside Box:</i> [1 XXX-XXX-XXXX] | Telephone number may change. |
| <i>Below columns:</i> [1 XXX-XXX-XXXX] [GoLong.com] | Telephone number may change. Web site may change. |
| <i>Footnote 1:</i> [www.UHCMedSupStats.com] | Web site may change. |

| | |
|--|--|
| <p><i>Footnote 2:</i> ²Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011. http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf [10 August, 2011], p. 55-57.]</p> | Citation and date of publication may change. |
|--|--|

| SELF-MAILER C: CA25183ST (Invitation to Inquire) | |
|---|---|
| Variable | Description |
| <p><i>Front of Self-Mailer:</i> [Sample A. Sample] [Address Line 1] [Address Line 2] [City, State, Zip]</p> | The name and address of the individual to whom we are mailing this piece. |
| <p><i>Inside, First Column, Second Paragraph:</i> [2.9 million]</p> | Number of plan holders may change. |
| <p><i>Inside Box:</i> [1 XXX-XXX-XXXX]</p> | Telephone number may change. |
| <p><i>Below columns:</i> [1 XXX-XXX-XXXX] [GoLong.com]</p> | Telephone number may change. Web site may change. |
| <p><i>Footnote 1:</i> [www.UHCMedSupStats.com]</p> | Web site may change. |

| BROCHURE KITS A, B, C: BA25209ST (Invitation to Contract) | |
|--|--|
| Variable | Description |
| <p><i>Inside, Page 1, Second Column:</i> [2.9 million]</p> | Number of plan holders may change. |
| <p><i>Page 2, Second Column:</i> [9 out of 10] [96%] [99.2%]</p> | Statistics may change. |
| <p><i>Inside Box:</i> [1-XXX-XXX-XXXX]</p> | Telephone number may change. |
| <p><i>Back:</i> [1-XXX-XXX-XXXX] [GoLong.com]</p> | Telephone number may change. Web site may change. |
| <p><i>Footnote 1:</i> [www.UHCMedSupStats.com]</p> | Web site may change. |
| <p><i>Footnote 3:</i> [less than 6%] [2006 through 2010] [www.UHCMedSupStats.com]</p> | Percent may change. Dates may change. Web site may change. |

KIT A LETTER: LA25854ST (Invitation to Contract)

| Variable | Description |
|---|--|
| <i>Top left:</i> [Sample A. Sample] [Address Line 1] [Address Line 2] [City, State, Zip] | The name and address of the individual to whom we are mailing this letter. |
| <i>Salutation:</i> Dear [Sample]: | The name of the person to whom we are mailing this letter. |
| [2.9 million] [96%] [9 out of 10] | Statistics may change. |
| <i>Inside Box:</i> [1 XXX-XXX-XXXX] | Telephone number may change. |
| <i>Back:</i> [1 XXX-XXX-XXXX] | Telephone number may change. |
| <i>Below Signature:</i> [P.S. A Medicare supplement plan could save you thousands of dollars a year in out-of-pocket costs.² The sooner you enroll, the sooner you can start saving.] [P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Disenrollment Period extends from [January 1st to February 14th].] [P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Election Period extends from [October 15th to December 7th].] | The P.S. used will vary depending on when the mailing occurs. The first P.S. will be used when the mailing does not occur during the Annual Disenrollment Period (ADP) or the Annual Election Period (AEP). The second P.S. will be used during the ADP. The third P.S. will be used during the AEP. The dates for the ADP and AEP may change. |
| <i>Footnote 1:</i> [www.UHCMedSupStats.com] | Web site may change. |
| <i>Footnote 2:</i> [² Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011. http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf [10 August, 2011], p. 55-57.] | Citation and date of publication may change. It will also only be used with the first P.S. |
| <i>Disclaimers:</i> [www.medsupeducation.com] | Web site may change. |

KIT B LETTER: LA25855ST (Invitation to Contract)

| Variable | Description |
|---|--|
| <i>Top left:</i> [Sample A. Sample] [Address Line 1] [Address Line 2] [City, State, Zip] | The name and address of the individual to whom we are mailing this letter. |
| <i>Salutation:</i> Dear [Sample]: | The name of the person to whom we are mailing this letter. |
| <i>Inside Box:</i> [2.9 million] [9 out of 10] [99.2%] [96%] | Statistics may change. |
| <i>Back:</i> [2.9 million] [1 XXX-XXX-XXXX] | Statistic may change. Telephone number may change. |
| <i>Below Signature:</i> [P.S. A Medicare supplement plan could save you thousands of dollars a year in out-of-pocket costs.¹ The sooner you enroll, the sooner you can start saving.] [P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Disenrollment Period extends from [January 1st to February 14th].] [P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Election Period extends from [October 15th to December 7th].] | The P.S. used will vary depending on when the mailing occurs. The first P.S. will be used when the mailing does not occur during the Annual Disenrollment Period (ADP) or the Annual Election Period (AEP). The second P.S. will be used during the ADP. The third P.S. will be used during the AEP. The dates for the ADP and AEP may change. |
| <i>Footnote 1:</i> [¹ Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011. http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf [10 August, 2011], p. 55-57.] | Citation and date of publication may change. It will also only be used with the first P.S. |
| <i>Footnote 2:</i> [www.UHCMedSupStats.com] | Web site may change. |
| <i>Disclaimers:</i> [www.medsupeducation.com] | Web site may change. |

KIT C LETTER: LA25856ST (Invitation to Contract)

| Variable | Description |
|---|--|
| <i>Top left:</i> [Sample A. Sample] [Address Line 1] [Address Line 2] [City, State, Zip] | The name and address of the individual to whom we are mailing this letter. |
| <i>Salutation:</i> Dear [Sample]: | The name of the person to whom we are mailing this letter. |
| [2.9 million] [1 XXX-XXX-XXXX] | Statistic may change. Telephone number may change. |
| <i>Below Signature:</i> [P.S. A Medicare supplement plan could save you thousands of dollars a year in out-of-pocket costs.¹ The sooner you enroll, the sooner you can start saving.] [P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Disenrollment Period extends from [January 1st to February 14th].] [P.S. If you're currently enrolled in a Medicare Advantage plan, now is a good time to consider all your options. The Annual Election Period extends from [October 15th to December 7th].] | The P.S. used will vary depending on when the mailing occurs. The first P.S. will be used when the mailing does not occur during the Annual Disenrollment Period (ADP) or the Annual Election Period (AEP). The second P.S. will be used during the ADP. The third P.S. will be used during the AEP. The dates for the ADP and AEP may change. |
| <i>Back, Footnote 1:</i> [¹ Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare Spending and the Medicare Program, June 2011. http://www.medpac.gov/Documents/Jun11DataBookEntireReport.pdf [10 August, 2011], p. 55-57.] | Citation and date of publication may change. It will also only be used with the first P.S. |
| <i>Footnote 2:</i> [www.UHCMedSupStats.com] | Web site may change. |
| <i>Disclaimers:</i> [www.medsupeducation.com] | Web site may change. |